

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nelson Omar Carrion Tirado, Sr.  
 Yvonne H Carrion  
 Debtors

Case No. 15-13642-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db/jdb +Nelson Omar Carrion Tirado, Sr., Yvonne H Carrion, 120 West Buttonwood Street,  
 Reading, PA 19601-2925  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13533166 +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533173 +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533178 +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
 13533183 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 13646202 +Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 13584737 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602  
 13533209 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051  
 13533212 Stellar Recovery Inc, 1327 Highway 2 Wes, Kalispell, MT 59901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Mar 24 2018 05:38:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2018 01:50:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 24 2018 01:50:46 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13541286 EDI: AIS.COM Mar 24 2018 05:38:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13584501 EDI: AIS.COM Mar 24 2018 05:38:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13533182 EDI: CITICORP.COM Mar 24 2018 05:38:00 Childrens Place/Citicorp Credit Services,  
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195  
 13533181 +EDI: CAUT.COM Mar 24 2018 05:38:00 Chase auto, Attn: National Bankruptcy Dept,  
 Po Box 29505, Phoenix, AZ 85038-9505  
 13533185 +E-mail/Text: bknotice@ercbpo.com Mar 24 2018 01:50:29 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13578254 EDI: CAUT.COM Mar 24 2018 05:38:00 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13552150 EDI: RESURGENT.COM Mar 24 2018 05:38:00 Lvnv Funding, LLC its successors and assigns as,  
 assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13533189 EDI: RESURGENT.COM Mar 24 2018 05:38:00 Lvnv Funding Llc, C/o Resurgent Capi,  
 Greenville, SC 29603  
 13533190 +E-mail/Text: Bankruptcies@nragroup.com Mar 24 2018 01:51:36 National Recovery Agen,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 13533208 +EDI: AGFINANCE.COM Mar 24 2018 05:38:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 13533210 +EDI: RESURGENT.COM Mar 24 2018 05:38:00 Pinnacle Credit Service, Attn: Bankruptcy,  
 Po Box 640, Hopkins, MN 55343-0640  
 13533211 +E-mail/Text: Supportservices@receivablesperformance.com Mar 24 2018 01:51:29 Rcvl Per Mng,  
 20816 44th Ave W, Lynnwood, WA 98036-7744  
 13533213 +EDI: VERIZONEAST.COM Mar 24 2018 05:38:00 Verizon, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225  
 13533214 +EDI: WFFC.COM Mar 24 2018 05:38:00 Wells Fargo Bank Nv Na,  
 Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13533172 Arcadia Recovery Burea  
 13533167\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533168\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533169\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533170\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533171\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533174\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533175\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533176\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533177\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533179\* +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
 13533180\* +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
 13533184\* +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 13533186\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
 Jacksonville, FL 32256-7412  
 13533187\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
 Jacksonville, FL 32256-7412

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13533188\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
Jacksonville, FL 32256-7412  
13533191\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533192\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533193\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533194\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533195\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533196\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533197\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533198\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533199\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533200\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533201\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533202\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533203\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533204\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533205\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533206\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533207\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

TOTALS: 1, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Nelson Omar Carrion Tirado, Sr.  
tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Plaintiff Yvonne H Carrion tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Plaintiff Nelson Omar Carrion Tirado, Sr.  
tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Joint Debtor Yvonne H Carrion tobykmendelson@comcast.net  
HARRY B. REESE on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com  
JILL MANUEL-COUGHLIN on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
KARROLLANNE CAYCE on behalf of Creditor Pennymac Loan Services, LLC ecmail@aldridgepite.com,  
kcayce@ecf.inforuptcy.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecmail@fredreiglechl3.com,  
ecf\_frpa@trustee13.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
MATTEO SAMUEL WEINER on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Defendant JPMorgan Chase Bank, N.A. ecmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor JPMorgan Chase Bank, N.A. ecmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1	<u>Nelson Omar Carrion Tirado Sr.</u>	Social Security number or ITIN	xxx-xx-4284
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Yvonne H Carrion</u>	Social Security number or ITIN	xxx-xx-0525
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-13642-ref			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nelson Omar Carrion Tirado Sr.

Yvonne H Carrion

3/23/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**